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**IMPORTANT  
DATES:**

**November 10th**  
Quarter 1 Ends

**November 11th**  
Veterans' Day  
No School

**November 21st**  
Report Cards Mailed  
Portal Open

**November 23rd-27th**  
Thanksgiving Recess  
School Closed

**December 3rd**  
SAT I/II Exam  
OMS is NOT a test site

**December 10th**  
ACT Exam  
HHS is NOT a test site

**December 26th-  
January 2nd**  
Winter Recess  
School Closed

**December 30th**  
Second Quarter  
Interim Reports Mailed  
Portal Open

**January 16th**  
Dr. Martin Luther  
King Jr. Day  
No School

**January 27th**  
Quarter 2 Ends

**January 28th**  
HHS Financial Aid  
Workshop  
9 am-12 pm

**February 7th**  
Report Cards Mailed  
Portal Open

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# THE GUIDANCE TIMES

FALL EDITION

NOVEMBER 2011

## \$\$\$ for College

When it comes to paying for college, sometimes the road less traveled is one that will lead to unexpected money. Applying for federal student aid is a critical first step for all students, but beyond that, there are many ways to bring the cost down. Here are suggestions for finding money for college and the best value for your dollars.

Is your teen interested in a small or large school? Something near or far? A Private college or State University? Each school comes with its own set of financial challenges and opportunities. You should apply to schools that are good matches, then compare the final cost after aid is awarded.

### In-state vs. Out-of-state

First, look at choices in your home state. Smaller or less popular campuses might have a lower price tag than the flagship school. If your child is a good student, he could be awarded significant aid or a substantial discount as an incentive to attend. Then, investigate out-of-state colleges: Compare tuition, Think about geography, and ask about reciprocity.

### Public vs. Private

You may be surprised to learn that private schools don't always end up costing more than public ones. Higher priced schools may have more scholarship money available, so if your child gets a grant, your out-of-pocket tuition might not be more.

### On-campus vs. Off-campus

Living in a dorm can be a great way to experience college life, but the cost for room & board may be high. Students might consider working at the dorm's front desk or apply to be a resident advisor to defray costs. As

an alternative, some kids choose to share expenses with roommates in a nearby apartment. Another option is to live at home and commute—just be sure to add in the costs associated with the drive.



### Two-year vs. Four-year

Community colleges offer a great way to complete two years of education for less money. Many four-year state schools offer automatic admission and even scholarships to community college graduates who transfer in. Your teen will have a better shot of getting into school— and save dramatically on half of her education.

### Grants and Scholarships

The variety of grants and scholarships available is almost endless. The best advice is to apply, apply, apply! When it comes to college funds, every penny counts. Although a \$100 scholarship may not sound like much, small awards can add up.

### Need-based awards:

Regardless of income, all families

should file a Free Application for Federal Student Aid (FAFSA) to see if they're eligible for any federal grants, loans or work-study assistance. Colleges and states use FAFSA to determine financial awards too. Visit [www.fafsa.ed.gov](http://www.fafsa.ed.gov) for more details.

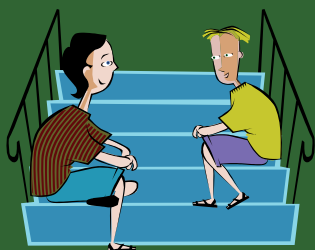
### Merit-based awards:

It's never too early to start thinking about winning awards based on grades. Encourage your child to do his best from freshman year on. Upon admission, schools may award money based on his grades.

### Career-based awards:

What does your child want to be when she grows up? Having the answer can get her the money she needs for college. Perhaps she wants to be a teacher. She could apply for a federal TEACH grant or look into the Teach for America Program. In return for tuition help, she'll teach in a high-need area. For details, see [www.teachforamerica.org](http://www.teachforamerica.org). Maybe your teen's interested in a math or science career. She can work toward a federal SMART grant, which awards money to college juniors and seniors majoring in subjects such as math, science, engineering, technology, or one of several foreign languages.

**High School students love their independence! Here is a tip to foster that independence in your teen, while still setting limits and helping him grow into a responsible adult.**



### Communicate Creatively

Think about new ways to talk with your teenager. Consider going on a day trip to a favorite place or setting aside weekend time to plan a vacation together. Take extra time to chat at the dinner table, after a game, or on the way to activities. Through casual conversations, you'll learn about your child's interests and goals—and perhaps get an opportunity to help with her daily challenges.

# Back at it!

It's fall, and another school year is under way. Help your teen continue to keep up their strong start with these building blocks for success.

**Goals.** Encourage your child to identify specific goals ("I want to get at least a B in physics"). Suggest that he write each goal on a piece of paper or an index card.

Having them in writing can mean the difference between thinking about doing something and making it happen. Under each goal, he should write steps to take

("Review notes nightly," or "Make study guides"). Then, he can put the goals on his desk or tape them inside subject folders so he sees them daily.

**Routines.** Predictable routines will ease pressure and help your high schooler plan ahead. Before bed each night, he should get clothes out for the next day and place his backpack and other items by the door. In the morning, encourage him to have a healthy breakfast to help fuel his brain. He should also plan a consistent time for homework (after school, after dinner).

**Balance.** Help your child decide how many "extras" he can handle. When he fills in his planner with obligations (school, work), what does his schedule look like? What would it look like if he added chorus or yearbook, for instance? Once he gets a realistic picture of how each activity would affect his sched-

ule, he can make decisions about what will fit.



## Look Here!!!



If your child needs money for college, steer him to multiple sources. The more leads he follows, the better his chance of finding financial assistance. Here are several ideas:

\*\* Sign up with free online service such as [www.fastweb.com](http://www.fastweb.com) or [http://apps.collegeboard.com/cbsearch\\_ss/welcom.jsp](http://apps.collegeboard.com/cbsearch_ss/welcom.jsp). These sites help match

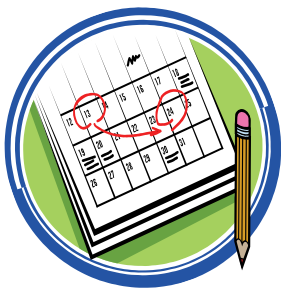
your teen to scholarships. Note: Beware of scholarship scams. You should not have to pay a service to locate scholarship information for you.

\*\* Browse the financial aid sections of web sites of colleges you're interested in. Many schools require only one application for a

long list of scholarships.

\*\* Check with employers, unions, religious groups, sports leagues, community centers, nonprofit organizations, business groups & local companies.

\*\* Check your guidance website for the scholarship bulletin.



**Parents can help their children succeed in school by being organized, too.**

## Let's All Get Organized

### Try these tips:

- Turn in required paperwork (emergency forms, medical information) as soon as possible. Designate a spot for forms your child will need you to complete throughout the year.
- Know how to get help. Ask the school which administrators and counselors are assigned to your child. Plug their information into your phone or

address book. You might also want to include the school office number and the number for reporting absences.

■ Keep a calendar and colored markers in a common space. Each person can write her activities in a certain color (Mom = purple, Thomas = blue). Check it often so everyone knows about upcoming events.